B6A (Official Form 6A) (12/07)

In re **Todd T. Hector,**
Lisl B. Hector
, Debtors

Case No. **09-38466**

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family residence commonly known as 7605 Dunham Woodridge, IL	**fee simple**	**-**	**500,000.00**	**1,246,553.00**
Single Family residence commonly known as 7609 Dunham Woodridge, IL	**Fee simple**	**-**	**500,000.00**	**1,113,742.00**
Single Family residence commonly known as 7613 Dunham Woodridge, IL	**Fee simple**	**-**	**500,000.00**	**1,125,000.00**
Primary residence located at 10 S 049 Book Rd., Naperville, IL 60564	**Fee simple**	**-**	**650,000.00**	**808,565.00**
Single Family residence commonly known as 6105 Springside Downers Grove, IL	**Fee simple**	**-**	**300,000.00**	**502,074.00**

Sub-Total > **2,450,000.00** (Total of this page)

Total > **2,450,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."
If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		**Cash on hand**	**J**	**40.00**
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		**Checking Account No. -5578 Burling Bank 141 W. Jackson Blvd Chicago, IL 60604 Balance is approximate**	**J**	**389.17**
		Checking Account No. -0207 Burling Bank 141 W. Jackson Blvd Chicago, IL 60604 Balance is approximate	**H**	**258.65**
		Money Market Account No. -0902 E*Trade Securities P.O. Box 1542 Merrifield, VA 22116	**H**	**259.86**
		Checking Acct -1079 JP Morgan Chase Bank P.O. Box 260180 Baton Rouge, LA 70826 Balance is approximate	**H**	**27.81**
		Checking Account -6773 JP Morgan Chase Bank P.O. Box 260180 Baton Rouge, LA 70826-0180 Balance is approximate	**W**	**35.01**
		Checking Acct. -6782 JP Morgan Chase Bank P.O. box 260180 Baton Rouge, LA 70826-0180 Balance is approximate	**W**	**0.00**
3. Security deposits with public utilities, telephone companies, landlords, and others.	**X**			

Sub-Total > **1,010.50**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
4. Household goods and furnishings, including audio, video, and computer equipment.		**Usual and typical furniture and appliances including: 5 couches; 6 lounge chairs; kitchen table and chairs; china cabinet; 2 bookcases; 10 lamps; 2 coffee tables; 2 end tables; 2 desks and chairs; 3 televisions; DVD player; 2 stereos; 3 beds; dresser; 3 nightstands; various tools; 2 outdoor furniture sets; 2 computers; kitchen appliances, cookware, etc.**	**J**	**5,000.00**
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		**Pool table**	**J**	**350.00**
6. Wearing apparel.		**Usual and typical used clothing**	**J**	**500.00**
7. Furs and jewelry.		**Wedding ring**	**W**	**1,000.00**
		Usual costume jewelry	**W**	**500.00**
8. Firearms and sports, photographic, and other hobby equipment.	**X**			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	**X**			
10. Annuities. Itemize and name each issuer.	**X**			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	**X**			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	**X**			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		**100% of Abacus R.E. Group, LLC**	**H**	**0.00**
14. Interests in partnerships or joint ventures. Itemize.	**X**			

Sub-Total > **7,350.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Todd T. Hector,**
Lisl B. Hector
, Debtors

Case No. **09-38466**

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Todd T. Hector,**
Lisl B. Hector

Debtors

Case No. **09-38466**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)

Total > **8,360.50**

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

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In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. §522(b)(2)
■ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Primary residence located at 10 S 049 Book Rd., Naperville, IL 60564	**735 ILCS 5/12-901**	**30,000.00**	**650,000.00**
Cash on Hand			
Cash on hand	**735 ILCS 5/12-1001(b)**	**40.00**	**40.00**
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account No. -5578 Burling Bank 141 W. Jackson Blvd Chicago, IL 60604 Balance is approximate	**735 ILCS 5/12-1001(b)**	**389.17**	**389.17**
Checking Account No. -0207 Burling Bank 141 W. Jackson Blvd Chicago, IL 60604 Balance is approximate	**735 ILCS 5/12-1001(b)**	**258.65**	**258.65**
Money Market Account No. -0902 E*Trade Securities P.O. Box 1542 Merrifield, VA 22116	**735 ILCS 5/12-1001(b)**	**259.86**	**259.86**
Checking Acct -1079 JP Morgan Chase Bank P.O. Box 260180 Baton Rouge, LA 70826 Balance is approximate	**735 ILCS 5/12-1001(b)**	**27.81**	**27.81**
Checking Account -6773 JP Morgan Chase Bank P.O. Box 260180 Baton Rouge, LA 70826-0180 Balance is approximate	**735 ILCS 5/12-1001(b)**	**35.01**	**35.01**
Household Goods and Furnishings			
Usual and typical furniture and appliances including: 5 couches; 6 lounge chairs; kitchen table and chairs; china cabinet; 2 bookcases; 10 lamps; 2 coffee tables; 2 end tables; 2 desks and chairs; 3 televisions; DVD player; 2 stereos; 3 beds; dresser; 3 nightstands; various tools; 2 outdoor furniture sets; 2 computers; kitchen appliances, cookware, etc.	**735 ILCS 5/12-1001(b)**	**5,000.00**	**5,000.00**
Wearing Apparel			
Usual and typical used clothing	**735 ILCS 5/12-1001(a)**	**500.00**	**500.00**
Furs and Jewelry			
Wedding ring	**735 ILCS 5/12-1001(b)**	**1,000.00**	**1,000.00**

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re **Todd T. Hector,**
Lisl B. Hector

Case No. 09-38466

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Usual costume jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
	Total:	38,010.50	658,010.50

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. **-8339/07 CH 003335** **Bank of America** **P.O. Box 1848** **Greensboro, NC 27420**		**-**	**2/2007** **First Mortgage** **Single Family residence commonly known as** **7605 Dunham** **Woodridge, IL** Value $ **500,000.00**				**1,126,666.00**	**626,666.00**
Account No. **-6808** **Bank of America** **P.O. Box 1848** **Greensboro, NC 27420**		**-**	**Second mortgage** **Single Family residence commonly known as** **7605 Dunham** **Woodridge, IL** Value $ **500,000.00**				**119,887.00**	**119,887.00**
Account No. **-2202** **Bank of America** **P.O. Box 1848** **Greensboro, NC 27420**		**-**	**12/2006** **First mortgage** **Single Family residence commonly known as** **7613 Dunham** **Woodridge, IL** Value $ **500,000.00**				**1,000,000.00**	**500,000.00**
Account No. **-9355 2/08L742** **Citi Mortgage** **P.O. Box 183040** **Columbus, OH 43218**		**-**	**Second mortgage** **Single Family residence commonly known as** **7613 Dunham** **Woodridge, IL** Value $ **500,000.00**				**125,000.00**	**125,000.00**
						Subtotal (Total of this page)	**2,371,553.00**	**1,371,553.00**

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Todd T. Hector,**
Lisl B. Hector
, Debtors

Case No. **09-38466**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. **-3801/-1288** **Countrywide** **P.O. Box 5170** **Simi Valley, CA 93062**		-	**First mortgage** **Single Family residence commonly known as** **6105 Springside** **Downers Grove, IL** Value $ **300,000.00**				**324,000.00**	**24,000.00**
Account No. **Case No. 07 CH 3352** **Alberta Dichtl** **c/o Laria & Hubbard** **1761 S. Naperville Rd., #203** **Wheaton, IL 60189**		-	**Second mortgage** **Single Family residence commonly known as** **6105 Springside** **Downers Grove, IL** Value $ **300,000.00**				**178,074.00**	**178,074.00**
Account No. **-1542** **Indy Mac Mortgage Services** **P.O. Box 78826** **Phoenix, AZ 85062-8826**		-	**3/2006** **Second mortgage** **Primary residence located at 10 S 049 Book Rd., Naperville, IL 60564** Value $ **650,000.00**				**327,641.00**	**158,565.00**
Account No. **-9035** **National City** **B6 YM07 01 7** **P.O. Box 1820** **Dayton, OH 45401**		-	**3/2006** **First Mortgage** **Single Family residence commonly known as** **7609 Dunham** **Woodridge, IL** Value $ **500,000.00**				**991,910.00**	**491,910.00**
Account No. **-7466** **National City** **B6 YM07 01 7** **P.O. Box 1820** **Dayton, OH 45401**		-	**4/2007** **Second mortgage** **Single Family residence commonly known as** **7609 Dunham** **Woodridge, IL** Value $ **500,000.00**				**121,832.00**	**121,832.00**
						Subtotal (Total of this page)	**1,943,457.00**	**974,381.00**

Sheet **1** of **2** continuation sheets attached to Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. -8586 **Wells Fargo Home Mortgage** **P.O. Box 660455** **Dallas, TX 75266**		-	**3/2006** **First mortgage** **Primary residence located at 10 S 049 Book Rd., Naperville, IL 60564** Value $ **650,000.00**				**480,924.00**	**0.00**
Account No.			Value $					
Account No.			Value $					
Account No.			Value $					
Account No.			Value $					

Sheet **2** of **2** continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	**480,924.00**	**0.00**
Total (Report on Summary of Schedules)	**4,795,934.00**	**2,345,934.00**

B6E (Official Form 6E) (12/07)

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In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to $2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY / AMOUNT ENTITLED TO PRIORITY
Account No. **Husband's SSN** **Illinois Department of Revenue** **101 W. Jefferson St.** **Springfield, IL 62794**		-	**Taxes**				**Unknown**	**Unknown** **Unknown**
Account No. **Husband's SSN** **Internal Revenue Service** **230 S. Dearborn** **Stop 5010CHI** **Chicago, IL 60604**		-	**Taxes**				**Unknown**	**Unknown** **Unknown**
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	**0.00**	**0.00** **0.00**
Total (Report on Summary of Schedules)	**0.00**	**0.00** **0.00**

B6F (Official Form 6F) (12/07)

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **N77341** **BMW Financial Services c/o Acct Receivable Technologies One Woodbridge Ctr, Suite 410 Woodbridge, NJ 07095-1304**		**W**	**May, 2009 Balance due following lease**				**6,383.00**
Account No. **4121 7413 . . .** **Capital One P.O. Box 6492 Carol Stream, IL 60197**		**H**	**2008-09 Credit card purchases Balance is approximate**				**1,607.00**
Account No. **-5570** **Capital One P.O. Box 6492 Carol Stream, IL 60197**		**W**	**2006-09 Credit card purchases**				**13,517.00**
Account No. **-3149** **Chase Card Services P.O. Box 15153 Wilmington, DE 19886-5153**		**W**	**2006-09 Credit card purchases**				**5,029.00**

3 continuation sheets attached

Subtotal (Total of this page) **26,536.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd T. Hector, Lisl B. Hector**, Debtors

Case No. **09-38466**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **-6516** **Moore Wallace** **c/o Biehl & Biehl Inc.** **325 E. Fullerton Ave.** **Carol Stream, IL 60188**	X	H	**2008** **Trade Debt**				**4,086.00**
Account No. **NBG Land Partners** **9575 W. Higgins Rd. Suite 700** **Des Plaines, IL 60018**		-	**2006-07** **Trade Debt** **Balance is approximate**				**10,000.00**
Account No. **- 7343 4** **Nicor** **P.O. Box 0632** **Aurora, IL 60507**		H	**2007** **Utilities**				**208.00**
Account No. **-6609** **Nicor** **P.O. Box 870** **Aurora, IL 60507**	X	H	**2008** **Utilities**				**3,863.00**
Account No. **-4305** **Quest Diagnostics** **AMCA 2269 S. Saw Mill River Rd.** **Bldg. 3** **Elmsford, NY 10523**		J	**2008** **Medical Services**				**93.00**

Sheet no. **1** of **3** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **18,250.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd T. Hector,**
Lisl B. Hector
, Debtors

Case No. **09-38466**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **08-1918/ 09 AR 787** **Repro Graphics** **c/o The Chaet Kaplan Baim Firm** **30 N. LaSalle St. Suite 1520** **Chicago, IL 60602**	X	H	**2008** **Trade Debt**				**33,751.00**
Account No. **5121 0796 8534 xxxx** **Sears/Citibank SD** **P.O. Box 1990** **Tempe, AZ 85280-1990**		H	**2007-09** **Credit card purchases**				**1,090.00**
Account No. **Spaceco Engineering** **9575 W. Higgins Rd. #700** **Des Plaines, IL 60018**		-	**2006** **Trade Debt** **Balance is approximate**				**75,000.00**
Account No. **-5178 RPMFN** **Sprint** **RPM** **20816 44th Ave. W** **Lynnwood, WA 98036**		W	**2008** **Phone**				**1,291.00**
Account No. **-7602** **Unisource Worldwide** **c/o Teller Levit & Silvertrust** **11 E. Adams St.** **Chicago, IL 60603**	X	H	**2008** **Trade Debt**				**13,434.00**

Sheet no. **2** of **3** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **124,566.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Victor Envelope 301 Arthur Ct. Bensenville, IL 60106	X	H	2008 Trade Debt				35,000.00
Account No. 22229 Village of Woodridge Five Plaza Dr. Woodridge, IL 60517		-	2009 fees and penalites Balance is approximate				260.00
Account No. 15082 Wheatland Dental Care 5060 Ace Lane Suite 100 Naperville, IL 60564		W	2009 Dental services				499.00
Account No.							
Account No.							

Sheet no. 3 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): 35,759.00

Total (Report on Summary of Schedules): 205,111.00

B6G (Official Form 6G) (12/07)

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Todd T. Hector,**
Lisl B. Hector
Debtors

Case No. **09-38466**

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Direct Mail Network, LLC	**Nicor** **P.O. Box 870** **Aurora, IL 60507**
Direct Mail Network, LLC	**Repro Graphics** **c/o The Chaet Kaplan Baim Firm** **30 N. LaSalle St. Suite 1520** **Chicago, IL 60602**
Direct Mail Network, LLC	**Unisource Worldwide** **c/o Teller Levit & Silvertrust** **11 E. Adams St.** **Chicago, IL 60603**
Direct Mail Network, LLC	**Moore Wallace** **c/o Biehl & Biehl Inc.** **325 E. Fullerton Ave.** **Carol Stream, IL 60188**
Direct Mail Network, LLC	**Victor Envelope** **301 Arthur Ct.** **Bensenville, IL 60106**

0 continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Todd T. Hector**
Lisl B. Hector
Debtor(s)

Case No. **09-38466**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	**Daughter**	**3**

Employment:	DEBTOR	SPOUSE
Occupation	**Managing Member**	**Homemaker**
Name of Employer	**Abacus R.E. Group, LLC**	**None**
How long employed	**20 years**	
Address of Employer	**10S049 Book Rd.** **Naperville, IL 60564**	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$ 5,567.00	$ 0.00
2. Estimate monthly overtime	$ 0.00	$ 0.00
3. SUBTOTAL	$ 5,567.00	$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ 0.00	$ 0.00
b. Insurance	$ 0.00	$ 0.00
c. Union dues	$ 0.00	$ 0.00
d. Other (Specify):	$ 0.00	$ 0.00
	$ 0.00	$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ 0.00	$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	$ 5,567.00	$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	$ 0.00	$ 0.00
8. Income from real property	$ 0.00	$ 0.00
9. Interest and dividends	$ 0.00	$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$ 0.00	$ 0.00
11. Social security or government assistance (Specify):	$ 0.00	$ 0.00
	$ 0.00	$ 0.00
12. Pension or retirement income	$ 0.00	$ 0.00
13. Other monthly income (Specify):	$ 0.00	$ 0.00
	$ 0.00	$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	$ 0.00	$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ 5,567.00	$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	$ 5,567.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Todd T. Hector**
Lisl B. Hector
Debtor(s)

Case No. **09-38466**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	$	**2,715.00**
a. Are real estate taxes included? Yes **X** No ___		
b. Is property insurance included? Yes **X** No ___		
2. Utilities: a. Electricity and heating fuel	$	**350.00**
b. Water and sewer	$	**0.00**
c. Telephone	$	**200.00**
d. Other **Cable TV and Internet**	$	**120.00**
3. Home maintenance (repairs and upkeep)	$	**50.00**
4. Food	$	**500.00**
5. Clothing	$	**125.00**
6. Laundry and dry cleaning	$	**50.00**
7. Medical and dental expenses	$	**100.00**
8. Transportation (not including car payments)	$	**0.00**
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$	**75.00**
10. Charitable contributions	$	**0.00**
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	$	**0.00**
b. Life	$	**0.00**
c. Health	$	**0.00**
d. Auto	$	**0.00**
e. Other	$	**0.00**
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) **Income taxes**	$	**1,000.00**
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	$	**0.00**
b. Other **2nd Mortgage**	$	**290.00**
c. Other	$	**0.00**
14. Alimony, maintenance, and support paid to others	$	**0.00**
15. Payments for support of additional dependents not living at your home	$	**0.00**
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	$	**0.00**
17. Other **Personal Care**	$	**75.00**
Other **Child needs / school**	$	**140.00**
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	$	**5,790.00**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	$	**5,567.00**
b. Average monthly expenses from Line 18 above	$	**5,790.00**
c. Monthly net income (a. minus b.)	$	**-223.00**